

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: ASHRAFUL ISLAM, Debtor**

**:NO. 21-10190-amc**

**DEBTOR'S OBJECTION TO PROOF OF CLAIM OF  
EXCEL FINANCIAL CORPORATION, CREDITOR**

Debtor Ashraful Islam, by his attorney Charles W. Campbell, objects to the claim filed by creditor Excel Financial Corporation, listed as Proof of Claim number 2 in this matter, on the following grounds:

1. The creditor filed a proof of claim in the amount of \$232,647.73, and described the claim as fully secured.
2. The claim is not, however, fully secured. It is secured only to the extent of a \$185,518 judgment entered by the creditor against debtor in state court. The balance of the claim is unsecured.

WHEREFORE, debtor prays your Honorable Court to determine the debt owed to Excel Financial Corporation to be secured only to the extent of \$185,518.00, and the balance determined as a general unsecured claim.

/s/\_\_\_\_\_  
Charles W. Campbell  
Attorney for Debtor